

## GEORGE R. JAMES BELIEVES BETTER TIMES ARE AHEAD

Says War Finance Corporation Will Be Revived and This With Other Influences Will Bring Better Business.

That the war finance corporation will be revived and that this revival, along with other influences, will bring about greatly improved financial and commercial conditions after the turn of the year is the very positive opinion of George R. James.

Mr. James has been prominent in the work for the revival of the war finance corporation ever since it was suggested some time ago that the workings of the corporation could be revived, would go far toward alleviating present business conditions. He is familiar with the detailed workings of the corporation from his association with government work as a member of the war industries board during the late war.

Mr. James believes that the same congress which unanimously voted to continue the activity of the war finance corporation during peace times will vote to take away from the secretary of the treasury the arbitrary right to suspend the operation of the corporation at his own sweet will. He is encouraged in this belief by a telegram from Senator K. D. McKellar, stating that enough senators are pledged to support a revival of the corporation to insure the passage of a resolution to that effect when it comes up before the senate during the short term.

Mr. James expresses the belief that the moral effect of the passage of such a resolution by both houses of congress will be felt immediately, for the reason that the machinery of the corporation is intact and the corporation will be ready to do business within an hour after it is revived.

Other factors, Mr. James believes, will work for better commercial conditions after the turn of the year. The end of the calendar year will end the income tax year for many individuals and corporations and with this item out of the way there will be more incentive to restore normal and active business conditions than exist at the moment.

Furthermore, Mr. James states, there is no surplus of stocks on the mercantile shelves of the country. Merchants have not sold goods at the same rate, perhaps, as they did last year, but at the same time sales have been in sufficient volume to render it certain that merchants will not be forced to carry big stocks over into another year. Preparations must be made to meet the demands of next spring, and here is where Mr. James believes considerable impetus for increased business will manifest itself.

The cotton crop, he believes, will begin to move around present low values because mills will not be confronted with the necessity of supplying the demands for next year until the gradual liquidation of the present crop, better prices will be quoted. The workings of the war finance corporation and the various edge act banks now being organized throughout the country will, he believes, increase the flow of our commodities abroad and thus add to the volume of business which should gradually approach normal.

Credits May Expand.

The matter of fiscal needs for another year with accompanying tax and bond issues, Mr. James believes will bring about another credit expansion which can not but find a reflection in better business and improved prices. Needs of the government for another year have nowhere been estimated at less than \$3,500,000,000 and most estimates run half a billion above this figure. And all this money will hardly come from the collection of taxes. For be it remembered, that governments share with the business interests of the country the property or poverty of business conditions.

Failure to receive its needs from tax collections, the government, Mr. James believes, will be forced to sell bonds. Under present market conditions bonds may only be sold through special arrangements with the banks, such, for instance, as allowing purchasing banks to borrow from the federal reserve banks money on the bonds at the same rate of interest as paid by the bond. This would but be another form of expansion of credit which in turn would be reflected in increased business.

"The South is not broke," said Mr. James, "and with the gradual liquidation of the present cotton crop it should be able to produce a crop next year at a greater profit than any in the past, with the exception of 1915, when strict economy resulting from the low price of 1914, produced a crop at the lowest cost, at least relatively. In many years. Such economy next year should leave the South in good shape at the end of the 1921 crop year."

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## SOUTHWICK RECITAL ARTISTIC SUCCESS

At Goodwyn Institute Monday night Prof. Henry Lawrence Southwick, president of Emerson College of Oratory, Boston, prefaced his recital on "The Cardinal King," an interpretation of Lord Butler-Lytton's historical drama, "Richelieu," with an analogy between two men. He drew a vivid contrast in the lives of the intriguing cardinal and Cromwell, the Puritan leader, stating that the year 1642 saw the rising of the star of the latter and the sinking of the planet of the former. He claimed that both were actuated by patriotic motives and that through the efforts of each, their countries forged steadily ahead in the procession of nations.

The recital was compressed into an hour's action, but that hour was replete with the best of the drama. There is much to thrill and enchain the interest of the most indifferent in this play, and under the capable hands of Prof. Southwick these parts were handled very effectively without yielding to the tendency to rant that so many capable actors fall into. The "Richelieu" and death scene were especially well rendered.

## Noted Pianist To Give Recital

Yolanda Mero, pianist, whose technique has been acclaimed by both European and American critics, and who has won a host of friends in this city in her various appearances here, is to play at Goodwyn Institute, Saturday, Dec. 11, at 2 p.m. She takes the place of Mincha Levitski, who was compelled to cancel his engagement owing to an injury to a finger.

**IDLEWILD TO MEET.**  
A meeting of the Idlewild Civic club will be held Tuesday at 8 p.m. the first in two months. The meeting, scheduled for a month ago was postponed on account of the election of officers. The winning officers have not been announced.

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## PLANS ALL MADE FOR ESTABLISHING LEGAL AID BODY

Prominent Memphians Get Together and Name Board of Directors for New Society Here.

Establishment of a Legal Aid society was practically assured as a meeting held Monday afternoon in the county courtroom. From the meeting it is also probable that a revival of the Central Howard association may spring.

The meeting was presided over by R. S. Keebler, local attorney, and was attended by men and women who have been prominent in legal and charitable work for years. Among others were Walter P. Armstrong, city attorney and member of the American Bar association; John A. Riechman, Rabbi; William Fineshrider, Judge; Camille Kelley and the Rev. Walter M. White.

Speaking on the Legal Aid society, Mr. Armstrong explained that the purpose of the organization was to give legal aid to such cases as members of the bar did not care to handle. In such manner the society would secure the co-operation of the bar and avoid its enmity. It was decided to urge the bar association and Lawyers' club to pass resolutions calling for full co-operation on the part of those organizations with the society.

Rabbi Fineshrider spoke of the charitable work needed to prevent growth of crime among the poor, who felt from their failure to get justice that they were justified in attempting to enforce their rights on the world.

A board of nine directors was named. The board will meet soon to select officers. The nine board members are: John A. Riechman, Rabbi

William Fineshrider, Walter Armstrong, Miss Frances Wolf, Miss Marion Griffin, R. S. Keebler, Mrs. J. M. McCormack, Mrs. T. F. Kelley and Rev. Walter M. White.

**ASKS FOR DIVORCE.**  
Statutory grounds were assigned in the divorce petition filed in circuit court Monday by Nell P. Bonnette against J. V. Bonnette, in which she asks divorce. The petition was filed by M. C. Ketchum, attorney.

**IDLEWILD CIVIC CLUB.**  
The Idlewild Civic club, one of the largest of its kind in the city, will have its regular monthly meeting in the Idlewild schoolhouse Tuesday evening. The last meeting was postponed on account of the election and a splendid program has been arranged with a number of prominent speakers, including Judge H. H. Barker, of the police court.

**BOMB EXPLODES.**  
LONDON, Nov. 30.—A bomb was exploded in the building occupied by a hide merchant in Old Swan lane, near London bridge. A floor of the building was wrecked, but nobody was injured. The bomb, fitted with a time fuse, apparently had been left in the building in a gripack.

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